

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Shailaja Raju Badade & Mr. Raju Chandrakant Badade

Residential Flat No. 205, 2nd Floor, Wing - B, **"Surya Darshan Co.-Op. Hsg. Soc. Ltd."**, Louis Wadi, Plot No. 81, T. P. Scheme No. 1, Eastern Express Highway, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 604, State - Maharashtra, India.

Latitude Longitude: 19°11'50.2"N 72°57'41.7"E

Intended User:

Cosmos Bank Mulund (West) Branch

Apurva Co-Op. Housing Society, Govardhan Nagar, L.B.S. Road, Mulund (West), Mumbai - 400 080, State - Maharashtra, Country - India.



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**:-400072, (M.S), India

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Page 2 of 18

Vastu/Thane/07/2024/009943/2307294 19/5-298-PSSH Date: 19.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 205, 2nd Floor, Wing - B, **"Surya Darshan Co.-Op. Hsg. Soc. Ltd."**, Louis Wadi, Plot No. 81, T. P. Scheme No. 1, Eastern Express Highway, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 604, State - Maharashtra, India belongs to **Mrs. Shailaja Raju Badade & Mr. Raju Chandrakant Badade**.

Boundaries of the property

North : Ashok Apartment

South : Sai Tara CHSL

East : Riddhi Siddhi Complex

West : Shilpa Apartment

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 63,73,500.00 (Rupees Sixty Three Lakhs Seventy Three Thousands Five Hundred Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Valuers à Appraisers Architects à Indexide Cesigners Characted Engineers (1) TEU Consultants Locate's Engineer Character's Cha

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.:

Encl.: Valuation report



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Residential Flat No. 205, 2nd Floor, Wing - B, **"Surya Darshan Co.-Op. Hsg. Soc. Ltd."**, Louis Wadi, Plot No. 81, T. P. Scheme No. 1, Eastern Express Highway, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 604,

State - Maharashtra, India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 19.07.2024 for Housing Loan Purpose.		
1	Date of inspection	16.07.2024		
3	Name of the owner / owners	Mrs. Shailaja Raju Badade & Mr. Raju Chandrakant Badade		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Flat No. 205, 2 nd Floor, Wing - B, "Surya Darshan CoOp. Hsg. Soc. Ltd.", Louis Wadi, Plot No. 81, T. P. Scheme No. 1, Eastern Express Highway, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 604, State - Maharashtra, India. Contact Person: Mr. Raju Chandrakant Badade (Owner) Contact No. 9820750772		
6	Location, Street, ward no	Eastern Express Highway Village - Panchpakhadi, District - Thane		
7	Survey / Plot No. of land	Village - Panchpakhadi, Plot No - 81, T. P. Scheme No. 1 New Survey No - 708 to 744, 801 to 824		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area		
9	Classification of locality-high class/ middle class/poor class	Middle Class		
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity		
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private Cars		
	LAND			





12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 323.00 (Area as per Site measurement)		
		Built Up Area in Sq. Ft. = 420.00 (Area As Per Other)		
13	Roads, Streets or lanes on which the land is abutting	Village - Panchpakhadi, Taluka - Thane, District - Thane, Pin - PIN Code - 400 604		
14	If freehold or leasehold land	Free Hold.		
If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer		N.A.		
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents		
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available		
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available		
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available		
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No		
	Attach a dimensioned site plan	N.A.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mrs. Shailaja Raju Badade & Mr. Raju Chandrakant Badade		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available		



Pvt. Ltd.

RENT	S			
(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Shailaja Raju Badade & Mr. Raju Chandrakant Badade		
(ii)	Portions in their occupation	Fully Owner Occupied		
(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	14,000.00 (Expected rental income per month)		
(iv)	Gross amount received for the whole property	N.A.		
		Information not available		
fixtures ranges	s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services	N. A.		
		N. A.		
		N. A.		
	127	N. A.		
If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.		
lighting	g of common space like entrance hall, stairs,	N. A.		
		Information not available		
		Information not available		
	·	N. A.		
		N. A.		
SALES	3			
Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records		
Land ra	ate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.		
	•	N. A.		
	(ii) (iii) (iv) Are an busine Is separative scharges charges charges charges with repairs If a lift mainte Who he lighting passage What is Give do Is the Hamoun Is any rent per the separative for the sep	(iii) Portions in their occupation (iii) Monthly or annual rent/compensation/license fee, etc. paid by each (iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? Has any standard rent been fixed for the premises under any law relating to the control of rent? SALES Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and		



Since 1989





40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2002 (As per agreement)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (West) Branch Branch to assess Fair Market Value as on 19.07.2024 for Residential Flat Residential Flat No. 205, 2nd Floor, Wing - B, **"Surya Darshan Co.-Op. Hsg. Soc. Ltd."**, Louis Wadi, Plot No. 81, T. P. Scheme No. 1, Eastern Express Highway, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 604, State - Maharashtra, India belongs to **Mrs. Shailaja Raju Badade & Mr. Raju Chandrakant Badade**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.3685 / 2006 Dated 10.05.2006 between Mr. Santosh Nivruti Haware(The Transferor) And Mrs. Shailaja Raju Badade & Mr. Raju Chandrakant Badade(The transferee).
2)	Copy of Commencement Certificate No.1287 for the year 1987 issued by Thane Municipal Corporation.
3)	Copy of Share Certificate No.15 transferred in the name of Shailaja Raju Badade & Raju Chandrakant Badade.

Location

The said building is located at bearing Plot No - 81, T. P. Scheme No. 1 inVillage - Panchpakhadi, Taluka - Thane, District - Thane, PIN Code - 400 604. The property falls in Flat Zone. It is at a traveling distance 2.9 Km from Thane Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. 2nd is having 3 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2^{nd} . The Composition of Residential Flat The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Toilet + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.



Valuers & Appraisers
Architects & State of the Consultation of the

Valuation as on 19th July 2024

The Built Up Area of the Residential Flat	:	420.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	2002 (As per agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	22 Years
Cost of Construction	:	420.00 Sq. Ft. X ₹ 2,500.00 = ₹ 10,50,000.00
Depreciation {(100 - 10) X (22 / 60)}	:	33.00%
Amount of depreciation		₹ 3,46,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	•	₹ 1,26,810/- per Sq. M. i.e. ₹ 11,781/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,10,484/- per Sq. M. i.e. ₹ 10,264/- per Sq. Ft.
Value of property as on 19th July 2024	:	420.00 Sq. Ft. X ₹ 16,000 = ₹67,20,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 19th July 2024	\forall	₹ 67,20,000.00 - ₹ 3,46,500.00 = ₹ 63,73,500.00
Total Value of the property		₹₹ 63,73,500.00
The realizable value of the property		₹57,36,150.00
Distress value of the property	:	₹50,98,800.00
Insurable value of the property (420.00 X 2,500.00	;	₹10,50,000.00
Guideline value of the property (420.00 X 10264.00)	:	₹43,10,880.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 205, 2nd Floor, Wing - B, "Surya Darshan Co.-Op. Hsg. Soc. Ltd.", Louis Wadi, Plot No. 81, T. P. Scheme No. 1, Eastern Express Highway, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 604, State -Maharashtra, India for this particular purpose at ₹ 63,73,500.00 (Rupees Sixty Three Lakhs Seventy Three Thousands Five Hundred Only) as on 19th July 2024

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 19th July 2024 is ₹ 63,73,500.00 (Rupees Sixty Three Lakhs Seventy Three Thousands Five Hundred Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client



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- about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details

Main Building

		_	
1	No. of floors and height of each floor	1	Ground + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 2 nd Floor
3	Year of construction	N	2002 (As per agreement)
4	Estimated future life		38 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	: /	R.C.C. Framed Structure
6	Type of foundations	/	R.C.C. Foundation
7	Walls	•	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions		6" Thk. Brick Masonery.
9	Doors and Windows		Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering with POP false Celling.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No





Technical details

Main Building

14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Concealed
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided
19	Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction		:	Connected to Municipal Sewerage System
21	Pumps- no. and their horse power			May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		:	Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public if septic tanks provided, no. and capacity	!	Connected to Municipal Sewerage System



Actual Site Photographs













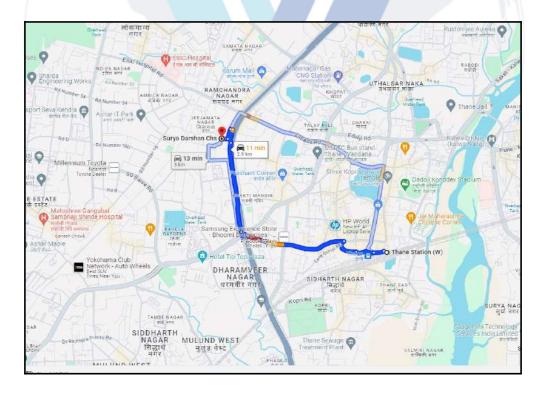




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°11'50.2"N 72°57'41.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 2.9 Km).



Ready Reckoner Rate

Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0) **Home** Valuation Guidelines | User Manua Year 2024-2025 Language English Selected District Thane Select Taluka Thane Gavache Nav : Panchapakhadi (Thane Mahat Select Village Search By Survey No. **OSubZones** Enter Survey No 81 Search खुली निवासी उपविभाग ऑफ़ीस दुकाने औद्योगिक Attribute जमीन सदनिका 5/15-5ब) वागळे औद्योगिक वसाहतीतील भुखंड क्रमांक अे-टाईप चौ. मीटर प्लॉट नंबर 46000 101800 117500 127200 117500 5/15-5ब) वागळे औद्योगिक वसाहतीतील भुखंड क्रमांक बी-टाईप चौ. मीटर प्लॉट नंबर 46000 101800 117500 127200 117500 5/18-5ई) मुंबई आग्रा द्रुतगति महामार्गाच्या दोन्ही बाजुस दर्शनी असलेल्या मिळकती नगर रचना योजना क्रमांक अंतिम भुखंड क्रमांक / 160600 190100 160600 चौ. मीटर सर्वेक्षण नंबर 52600 140900 सर्वे नंबर 5/18-5ई) मुंबई आग्रा द्रुतगति महामार्गाच्या दोन्ही बाजुस दर्शनी अंतीम प्लॉट असलेल्या मिळकती नगर रचना योजना क्रमांक अंतिम भुखंड क्रमांक / 52600 160600 190100 160600 चौ. मीटर 140900 नंबर सर्वे नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	140900			
Decrease by 10% on Flat Located on 2 nd Floor	14090			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,26,810.00	Sq. Mtr.	11,781.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	52600			
The difference between land rate and building rate(A-B=C)	74,210.00			
Percentage after Depreciation as per table(D)	22%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,10,484.00	Sq. Mtr.	10,264.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

Floor on which flat is Located Rate to be adopted



Since 1989





a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	

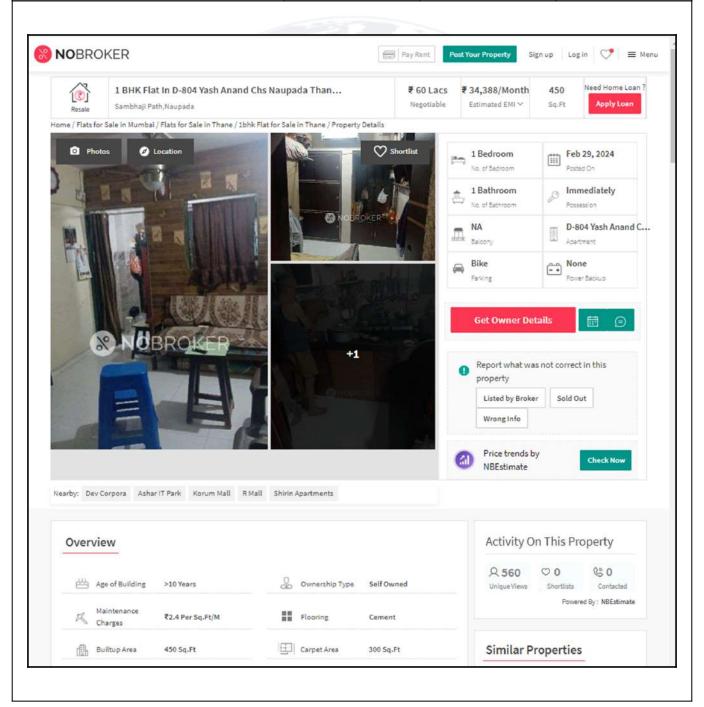






Price Indicators

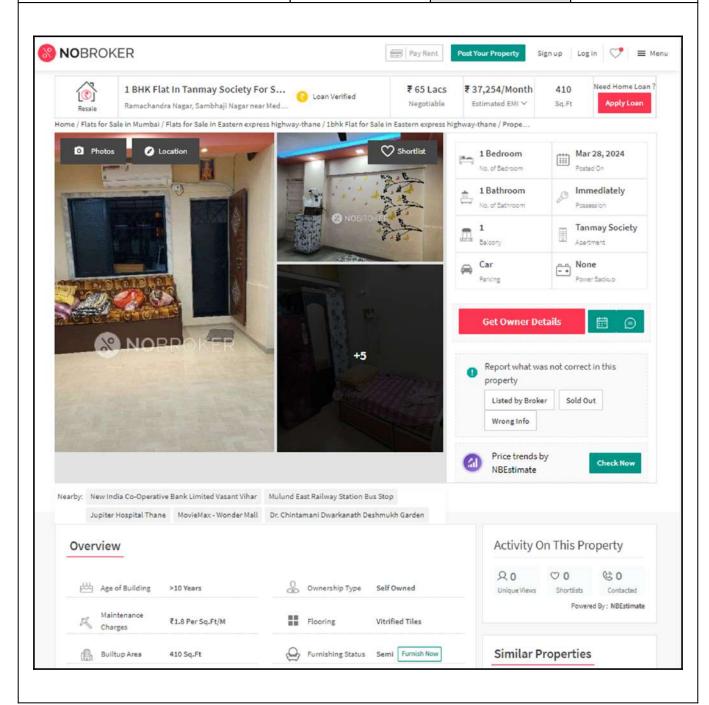
Property	Yash Anand, Louiswadi, Thane West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	300.00	360.00	450.00
Percentage	-	20%	25%
Rate Per Sq. Ft.	₹20,000.00	₹16,667.00	₹13,333.00







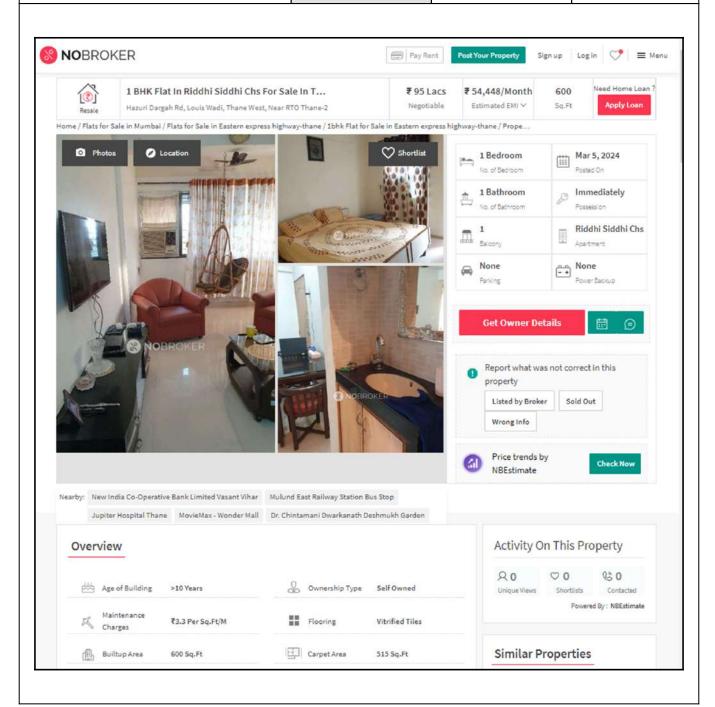
Property	Tanmay CHSL., Louiswa	Tanmay CHSL., Louiswadi, Thane West		
Source	Nobroker.com	Nobroker.com		
Floor	Middle	Middle		
	Carpet	Built Up	Saleable	
Area	341.67	410.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹19,024.00	₹15,854.00	-	







Property	Riddhi Siddhi CHSL., TI	Riddhi Siddhi CHSL., Thane West		
Source	Nobroker.com	Nobroker.com		
Floor	Middle	Middle		
	Carpet	Built Up	Saleable	
Area	515.00	618.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹18,447.00	₹15,372.00	-	





Valuers & Appraisers (1)
Architects & Service (1)
Architects & Service

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 19th July 2024

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





An ISO 9001: 2015 Certified Company

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 63,73,500.00 (Rupees Sixty Three Lakhs Seventy Three Thousands Five Hundred Only).





